

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Sierra L. McMonagle aka Sierra Lessing  
McMonagle

Debtor

AMERICAN HERITAGE CREDIT UNION

Movant

vs.

Sierra L. McMonagle aka Sierra Lessing McMonagle

Debtor

James McMonagle

Co-Debtor

William C. Miller Esq.

Trustee

CHAPTER 13

NO. 19-12751 AMC

11 U.S.C. Sections 362 and 1301

**ORDER**

AND NOW, this            day of            , 2020 at Philadelphia, upon failure of Debtor, the Co-Debtor, and the Trustee to file an answer or otherwise plead, it is:

ORDERED THAT: The Motion for Relief from the Automatic Stay and Co-Debtor Stay is granted, and both the automatic stay of all proceedings, as provided under Section 362 Title 11 of the United States Code, as amended (the Bankruptcy Code), and the Co-Debtor stay under Section 1301 of the Bankruptcy Code, are modified with respect to the subject premises located at 418 Oakland Drive , Downingtown, PA 119335 ("Property), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

**Date: July 14, 2020**



United States Bankruptcy Judge.

Sierra L. McMonagle aka Sierra Lessing McMonagle  
418 Oakland Drive  
Downingtown, PA 19335

James McMonagle  
418 Oakland Drive  
Downingtown, PA 19335

Stanley E. Luongo Jr.  
Luongo Bellwoar LLP  
126 West Miner Street  
West Chester, PA 19382

William C. Miller Esq.  
P.O. Box 1229  
Philadelphia, PA 19105

KML Law Group, P.C.  
Suite 5000 – BNY Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532